NCC Bank PLC.
Five Years' Financial Summary
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Standalone Information	2020	2021	2022	2023	2024
Balance sheet metrics					
Authorised capital	20,000	20,000	20,000	20,000	20,000
Paid up capital	9,459	10,169	10,575	11,104	11,104
Statutory reserve	8,835	9,693	10,575	11,104	11,104
Other reserve	1,096	668	564	375	441
Retained earnings	1,439	1,667	1,317	1,514	2,051
Shareholders' equity	20,829	22,196	23,033	24,098	24,700
Borrowings	16,835	21,179	29,091	35,147	20,167
Deposits	197,021	203,244	203,750	221,835	257,353
Loans and advances	178,159	189,490	209,738	228,697	240,246
Investments	43,482	49,298	53,594	54,676	75,891
Fixed assets	2,692	2,585	2,774	3,024	3,463
Interest earning assets	231,901	246,043	268,383	286,401	306,695
Non-interest earning assets	25,768	28,993	33,425	32,554	40,262
Total assets (excluding contra items)	257,668	275,037	301,808	318,955	346,957
Total assets (including contra items)	337,372	374,831	410,402	435,312	482,884
Capital metrics					
Total risk weighted assets (RWA)	210,227	205,011	220,852	207,762	212,838
Tier-I capital	19,658	25,986	27,285	28,546	29,094
Tier-II capital	8,112	6,535	5,455	4,514	3,123
Total capital	27,770	32,521	32,741	33,060	32,216
Tier-I capital adequacy ratio	9.35%	12.68%	12.35%	13.74%	13.67%
Tier-II capital adequacy ratio	3.86%	3.19%	2.47%	2.17%	1.47%
Capital to Risk Weighted Assets (CRAR)	13.21%	15.86%	14.82%	15.91%	15.14%
Asset quality metrics					
Amount of non-performing loans (NPLs)	8,879	8,665	14,359	12,955	17,589
Non performing loans as % of total loans	4.98%	4.57%	6.85%	5.66%	7.32%
Specific provision against classified loans	5,148	6,680	8,475	10,864	14,533
General provision against un-classified loans	3,353	3,240	2,875	2,656	2,157
General provision against off-balance sheet items	839	936	981	1,058	966
Percentage (%) of net classified loan	2.09%	1.05%	2.81%	0.91%	1.27%
Interest suspense balance	4,418	5,674	7,762	8,920	10,331
Written off amount year on year	102	720	100	1,126	2,400
Cumulative amount of bad debts written off	9,193	9,913	10,014	11,140	13,540
Cumulative recovery from written off loans	674	726	927	1,245	1,461
Cumulative amount of written off after recovery	8,520	9,188	9,087	9,895	12,079
Cumulative recovery to written off loans ratio	7.33%	7.32%	9.25%	11.18%	10.79%
Trade business and remittance metrics					
Import	96,148	132,891	144,541	173,552	236,898
Export	58,355	71,237	87,600	82,483	95,600
Guarantee	23,800	27,836	26,674	47,943	37,206
Inward Remittance	44,616	46,018	55,127	72,129	82,050
Income statement metrics					
Interest income on loans & advances	15,955	13,518	13,906	17,293	23,120
Interest paid on deposits & borr.	11,619	7,806	9,049	11,793	17,015
Net interest margin	4,336	5,712	4,857	5,501	6,105
Net interest margin (%)	1.91%	2.39%	1.89%	1.98%	2.06%
Non-interest income	5,787	5,936	7,818	9,001	11,468
Total operating income	10,123	11,647	12,675	14,501	17,573
Non-interest/operating expenses	4,879	5,168	5,521	6,264	6,481
Total income	21,742	19,453	21,724	26,294	34,588
Total expenses	16,497	12,974	14,570	18,057	23,496
Operating profit	5,244	6,479	7,154	8,237	11,091

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Specific provision against classified loans	0.7	2,067	1,882	3,176	5,465
General Provision against UC Loans	1,269	(114)	(365)	(219)	(499)
General Provision against Off- Balance Sheet	-	97	45	77	(92)
Provision for other inv. Fluctuation,asset & others	(33)	30	381	392	1,162
Total Provision for loans & other Provisions	1,237	2,079	1,943	3,427	6,036
Profit before tax	4,007	4,399	5,211	4,810	5,055
Provision for tax	1,775	1,786	2,570	2,515	2,732
Profit after tax	2,232	2,614	2,641	2,295	2,324
Share based metrics					
Earnings per share (EPS)	2.36	2.46	2.50	2.07	2.09
Price earnings (PE) ratio-times	5.59	6.22	5.53	6.34	5.16
Net asset value (NAV) per share	22.02	21.83	21.78	21.70	22.24
Net operating cash flow per share	2.12	1.30	1.85	8.46	2.26
Market price to NAV per share (times)	0.60	0.70	0.63	0.60	0.49
Market value of share	13.20	15.30	13.80	13.10	10.80
Market capitalisation	12,486	15,558	14,594	14,547	11,993
Number of shares (Nos.)	945,926,481	1,016,870,967	1,057,545,805	1,110,423,095	1,110,423,095
Number of shareholders (Nos.)	41,284	40,300	37,746	37,482	34,981
Dividend payment metrics					
Dividend (%) (proposed for 2024)	15.00%	16.00%	10.00%	12.00%	13.00%
Cash (%)	7.50%	12.00%	5.00%	12.00%	13.00%
Stock (%)	7.50%	4.00%	5.00%	-	-
Dividend per share (DPS) in BDT	1.50	1.60	1.00	1.20	1.30
Dividend payout ratio (DPS / EPS)	63.58%	65.04%	40.05%	58.07%	62.13%
Unclaimed dividend amount	94.69	93.42	92.00	118.45	125.43
Liquidity Ratios					
Credit Deposit Ratio (CDR) (%)	81.36%	81.38%	76.83%	85.57%	82.30%
Leverage Ratio (%)	6.53%	7.84%	7.52%	7.80%	7.49%
Liquidity Coverage Ratio (LCR) (%)	115.58%	128.43%	115.23%	121.34%	114.78%
Net Stable Funding ratio (NSFR) (%)	106.48%	106.84%	105.56%	104.78%	110.66%
Efficiency Ratios					
Return on equity (ROE) (%)	11.10%	12.15%	11.68%	9.74%	9.52%
Return on assets (ROA) (%)	0.87%	0.98%	0.92%	0.74%	0.70%
Net profit margin (PAT / gross income)	10.26%	13.44%	12.16%	8.73%	6.72%
Cost of deposits & borrowings (%)	5.36%	3.66%	4.02%	4.59%	6.21%
Cost income ratio (%)	48.20%	44.37%	43.56%	43.20%	36.88%
Burden coverage ratio (%)	48.25%	45.11%	75.82%	62.20%	62.19%
Operating income per employee	4.70	5.35	5.12	6.11	7.09
Operating cost per employee	2.26	2.38	2.23	2.64	2.62
Operating profit per employee	2.43	2.98	2.89	3.47	4.48
Profit before tax per employee	1.86	2.02	2.10	2.03	2.04
CASA as a percentage of total deposits	20.17%	22.14%	23.15%	20.77%	20.23%
Deposits Mix (Low : High)	41:59	41:59	43:57	44:56	42:58
Distribution Network					
Number of branches	122	125	126	128	129
Number of Sub-Branches	6	6	6	7	9
Number of AD Branches	25	25	25	26	26
Number of ATMs & CRMs	135	144	152	152	128
Number of employees (permanent)	2,156	2,176	2,477	2,374	2,478
Number of deposit accounts	855,462	892,268	938,050	1,009,400	1,096,601
Number of loan accounts	31,336	30,603	28,929	27,798	27,145
Number of foreign correspondents	338	345	358	366	357

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Credit rating					
Credit rating agency (local)	ECRL	CRISL	CRISL	CRISL	CRISL
Long term	AA	AA	AA	AA+	AA+
Short term	ST-1	ST-1	ST-1	ST-1	ST-1